

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
District of MassachusettsIn re:  
Douglas G. Bezio  
DebtorCase No. 18-13746-jnf  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0101-1

User: slandry  
Form ID: 309EPage 1 of 1  
Total Noticed: 20

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db +Douglas G. Bezio, P.O. Box 735, Wellfleet, MA 02667-0735  
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, P.O. BOX 9564, Boston, MA 02114-9564  
20213562 +Cohen Cleary LLC, ATTN: Huttelman, 10 Commerce Way, Raynham, MA 02767-1071  
20213565 +ERC, P.O. Box 57610, Jacksonville, FL 32241-7610  
20213566 +Eversource, 247 Station Drive, Westwood, MA 02090-2398  
20213568 First Savings Credit Cards, P.O. Box 5019, Sioux Falls, SD 57117-5019  
20213570 +LNNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497  
20213571 LTD Financial Services LLC, 3200 Wilcrest Suite 600, Houston, TX 77042-6000  
20213572 +Marci Oil, 37 Franklin Street, Provincetown, MA 02657-1310  
20213573 Massachusetts Department of Revenue, Attn: Bankruptcy Unit, P.O. Box 9564,  
Boston, MA 02114-9564  
20213574 PNC Bank, Attn: Bankruptcy Department, P.O. Box 489909, Charlotte, NC 28269-5329  
20213575 +Rushmore Loan Management Services, Attn: Bankruptcy Department,  
15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132  
20213576 +Val Diviacchi Law Office, 111 Beach Street, Boston, MA 02111-2514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

+E-mail/Text: duabankruptcy@detma.org Oct 04 2018 23:18:34 CHIEF COUNSEL, LEGAL DEPARTMENT,  
DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS,  
19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502  
smg EDI: IRS.COM Oct 05 2018 03:13:00 INTERNAL REVENUE SERVICE, INSOLVENCY GROUPS-STOP 20800,  
PO BOX 9112, 25 NEW SUDBURY STREET, Boston, MA 02203  
ust +E-mail/Text: ustpreion01.bo.ecf@usdoj.gov Oct 04 2018 23:18:30 John Fitzgerald,  
Office of the US Trustee, J.W. McCormack Post Office & Courthouse,  
5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3901  
20213561 EDI: CAPITALONE.COM Oct 05 2018 03:13:00 Capital One Services LLC, P.O. Box 30248,  
Salt Lake City, UT 84130-0248  
20213563 +EDI: CONVERGENT.COM Oct 05 2018 03:13:00 Convergent Outsourcing INC,  
800 SW 39th Street, Suite 100, P.O. Box 9004, Renton, WA 98057-9004  
20213564 EDI: RCSFNBMARIN.COM Oct 05 2018 03:13:00 Credit One Bank, P.O. Box 98873,  
Las Vegas, NV 89193-8873  
20213567 EDI: AMINFOFP.COM Oct 05 2018 03:13:00 First Premiere Bank, Credit Card Services,  
P.O. Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* INTERNAL REVENUE SERVICE, P.O. Box 7346, Philadelphia, PA 19101-7346  
20213569\* +Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346,  
Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV

TOTAL: 1

**Information to identify the case:**

Debtor 1	<b>Douglas G. Bezio</b>	Social Security number or ITIN	<b>xxx-xx-3205</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>District of Massachusetts</b>	Date case filed for chapter	<b>11 10/3/18</b>
Case number:	<b>18-13746</b>		

**Official Form 309E (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 7 for more information.)

**To protect your rights, you may wish to consult an attorney.** All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Douglas G. Bezio	
2. All other names used in the last 8 years		
3. Address	P.O. Box 735 Wellfleet, MA 02667	
4. Debtor's attorney Name and address	Douglas G. Bezio P.O. Box 735 Wellfleet, MA 02667	Contact phone 774-216-1316  Email: <a href="mailto:dbezio@comcast.net">dbezio@comcast.net</a>
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109-3945	Hours open Monday-Friday 8:30am-5:00pm  Contact phone 617-748-5300  Date: 10/4/18

**For more information, see page 2 >**

Debtor **Douglas G. Bezio**

Case number **18-13746 -jnf**

<p><b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>October 30, 2018 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: <b>U.S. Trustee's Office, J. W. McCormack Post Office &amp; Courthouse, 5 Post Office Square, Suite 1055, Boston, MA 02109-3934</b></p>
<p><b>7. Deadlines</b>  Papers and any required fee must be received by the bankruptcy clerk's office <b>no later than 4:30 PM (Eastern Time)</b> by the deadlines listed.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul>	<p>First date set for hearing on confirmation of plan. The court will send you a notice of that date later.  <b>Filing deadline for dischargeability complaints: 12/31/18</b></p>
<p><b>Deadline for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form (Official Form 410) may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office or printed from the Court's website at <a href="http://www.mab.uscourts.gov/mab/creditorinformation">www.mab.uscourts.gov/mab/creditorinformation</a>. You may also file your claim electronically through the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a>.  Your claim will be allowed in the amount scheduled unless:</p> <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul> <p>If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		<p>Not yet set. If a deadline is set, the court will send you another notice.</p>
<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		<p><b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>8. Deadline to file §503(b)(9) requests</b></p>	<p>Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the bankruptcy clerk's office.</p>	<p><b>Filing deadline:</b> 60 days from the first date set for the meeting of creditors.</p>
<p><b>9. Filing a Chapter 11 bankruptcy case</b></p>	<p>Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.</p>	
<p><b>10. Discharge of debts</b></p>	<p>Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

**For more information, see page 3**

Debtor **Douglas G. Bezio**

Case number **18-13746 - jnf**

<b>12. Financial Management Training Program Deadline for the Debtor</b>	<b>Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors.</b> The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
<b>13. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.